



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [WINTRUST FINANCIAL CORPORATION](#)

**City/State** [ROSEMONT, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [46,738,448](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [15](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**WINTRUST FINANCIAL CORPORATION**  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018

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## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	45,405,713	39,245,456	41,263,905	33,224,627	29,099,165
Net income (\$000) .....	258,257	84,471	292,990	355,697	343,166
Number of BHCs in peer group .....	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent).....	2.39	2.65	28	2.69	2.84	34	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61
+ Non-interest income.....	1.38	1.11	69	1.43	1.14	67	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54
- Overhead expense.....	2.50	2.24	71	2.65	2.63	60	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64
- Provision for credit losses.....	-0.27	-0.15	31	0.83	0.85	54	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52
+ Securities gains (losses).....	0	0.01	65	0	0.03	39	0	0.02	29	0	0.01	59	0	0	63
+ Other tax equivalent adjustments.....	0	0	48	0	0	49	0	0	15	0	0	42	0	0	11
= Pretax net operating income (tax equivalent).....	1.55	1.79	35	0.61	0.64	39	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47
Net operating income .....	1.14	1.36	28	0.43	0.48	38	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38
Net income.....	1.14	1.35	28	0.43	0.50	37	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Net income (Subchapter S adjusted).....				2.16		0.93			1.18			1.17			1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent).....	2.95	3.14	36	3.72	3.78	45	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58
Interest expense .....	0.39	0.27	77	0.82	0.66	74	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42
Net interest income (tax equivalent).....	2.55	2.85	27	2.90	3.10	34	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.09	0.13	46	0.14	0.28	43	0.13	0.27	38	0.20	0.21	57	0.09	0.22	32
Earnings coverage of net loan and lease losses (X).....	20.17	4.52	59	13.58	21.56	53	14.35	22.91	55	10.77	24.40	42	25.17	21.75	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale....	0.79	1.39	14	1	1.51	18	0.99	1.58	15	0.58	0.83	29	0.64	0.90	27
Allowance for loan and lease losses / Total loans and leases .....	0.77	1.37	12	0.97	1.48	18	0.96	1.55	13	0.58	0.81	29	0.63	0.89	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.29	0.63	19	0.50	0.66	37	0.40	0.71	24	0.44	0.57	38	0.54	0.61	46
30–89 days past due loans and leases / Total loans and leases .....	0.34	0.27	71	0.76	0.36	86	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	1.29	-1.82	65	4.29	6.94	43	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25
Net short-term noncore funding dependence .....	-4.33	-8.21	59	-2.26	-2.29	41	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31
Net loans and leases / Total assets .....	72.04	59.81	84	73.37	63.21	79	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.19	9.11	24	8.15	9.03	23	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36
Holding company equity capital / Total assets .....	9.28	10.88	25	9.16	11.06	22	9.13	11.16	21	10.08	12.43	23	10.46	12.22	26
Total equity capital (including minority interest) / Total assets .....	9.28	11.01	23	9.16	11.18	21	9.13	11.29	19	10.08	12.57	22	10.46	12.27	26
Common equity tier 1 capital / Total risk-weighted assets .....	9	12.69	1	8.83	12.01	1	8.82	12.38	2	9.22	12.17	4	9.25	12.12	5
Net loans and leases / Equity capital (X) .....	7.76	5.51	87	8.01	5.78	85	8.03	5.58	89	7.33	5.21	85	7.33	5.29	87
Cash dividends / Net income .....	19.09	25.30	37	43.02	60.26	38	29.31	42.30	35	18.30	33.12	25	14.86	27.31	20
Cash dividends / Net income (Subchapter S adjusted).....		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	7.35	9.29	50	29.47	17.07	85	23.14	16.68	71	17.16	9.26	82	11.93	7	81
Equity capital.....	8.74	9.31	62	15.76	6.16	83	11.51	6.99	76	12.97	10.49	73	9.76	7.89	71
Net loans and leases .....	5.41	0.79	77	24.99	13.26	84	22.25	9.07	84	12.95	9.10	73	9.62	7.89	72
Noncore funding .....	-7.21	-23.76	73	22.61	-2.41	81	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	13.64	11.05	71	15.40	13.39	67	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60
Equity investment in subsidiaries / Equity capital .....	107.90	103.07	78	105.67	103.11	68	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84
Cash from ops + noncash items + op expense / Op expense + dividends .....	116.68	130.64	49	180.26	154.33	67	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	564,685	588,475	1,141,851	1,222,207	1,050,728	-4.04	61.09
Income from lease financing receivables.....	11,607	16,294	35,951	18,930	10,235	-28.77	634.62
Fully taxable income on loans and leases.....	573,282	599,381	1,169,313	1,226,276	1,048,023	-4.35	63.97
Tax-exempt income on loans and leases.....	3,010	5,388	8,489	14,861	12,940	-44.14	20.45
Estimated tax benefit on income on loans and leases.....	793	1,426	2,235	3,927	3,396	-44.39	-40.20
Income on loans and leases (tax equivalent).....	577,085	606,195	1,180,037	1,245,064	1,064,359	-4.80	63.28
Investment interest income (tax equivalent).....	43,887	60,676	101,815	110,343	89,659	-27.67	24.82
Interest on balances due from depository institutions.....	2,352	6,078	8,553	29,804	17,090	-61.30	52.83
Interest income on other earning assets.....	3,517	3,464	7,030	6,155	5,375	1.53	69.41
Total interest income (tax equivalent).....	626,841	676,413	1,297,435	1,391,366	1,176,483	-7.33	59.82
Interest on time deposits of \$250K or more .....	10,252	16,911	29,867	35,881	23,680	-39.38	
Interest on time deposits < \$250K.....	18,824	36,040	63,394	78,897	50,842	-47.77	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	23,166	64,541	95,917	164,114	92,031	-64.11	114.50
Interest on other borrowings and trading liabilities.....	20,332	20,839	41,974	35,776	32,233	-2.43	61.53
Interest on subordinated debt and mandatory convertible securities .....	10,989	10,978	21,961	15,555	7,122	0.10	209.20
Total interest expense.....	83,563	149,309	253,113	330,223	205,908	-44.03	96.54
Net interest income (tax equivalent).....	543,278	527,104	1,044,322	1,061,143	970,575	3.07	55.36
Non-interest income.....	313,785	279,703	607,780	401,844	354,419	12.19	106.78
Adjusted operating income (tax equivalent) .....	857,063	806,807	1,652,102	1,462,987	1,324,994	6.23	70.92
Overhead expense.....	567,346	519,732	1,067,501	926,561	821,584	9.16	74.14
Provision for credit losses.....	-60,646	163,209	188,477	53,626	34,706		
Securities gains (losses) .....	794	150	221	899	33	429.33	-71.28
Other tax equivalent adjustments .....	0	0	-1	0	-1		
Pretax net operating income (tax equivalent).....	352,802	120,316	394,197	486,325	465,805	193.23	118.63
Applicable income taxes .....	92,752	33,315	96,792	124,404	116,967	178.41	56.37
Tax equivalent adjustments .....	1,793	2,530	4,415	6,224	5,672	-29.13	-38.11
Applicable income taxes (tax equivalent).....	94,545	35,845	101,207	130,628	122,639	163.76	51.97
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	258,257	84,471	292,990	355,697	343,166	205.73	160.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	258,257	84,471	292,990	355,697	343,166	205.73	160.47
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	258,257	84,471	292,990	355,697	343,166	205.73	160.47
Investment securities income (tax equivalent).....	43,887	60,676	101,815	110,343	89,659	-27.67	24.82
US Treasury and agency securities (excluding mortgage-backed securities) .....	3,989	17,344	26,480	39,352	24,938	-77.00	-69.18
Mortgage-backed securities .....	32,511	35,142	59,629	51,845	45,076	-7.49	124.18
All other securities .....	7,387	8,190	15,706	19,146	19,645	-9.81	-4.25
Cash dividends declared.....	49,301	36,336	85,890	65,110	50,986	35.68	160.87
Common .....	35,319	32,236	64,513	56,910	42,786	9.56	203.35
Preferred.....	13,982	4,100	21,377	8,200	8,200	241.02	92.70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.76	2.92	39	3.45	3.46	50	3.14	3.27	37	4.19	4	67	4.04	3.87	64
Less: Interest expense .....	0.37	0.25	76	0.76	0.61	73	0.61	0.48	74	0.99	0.98	60	0.71	0.79	46
Equals: Net interest income (tax equivalent) .....	2.39	2.65	28	2.69	2.84	34	2.53	2.77	27	3.19	3.01	54	3.34	3.08	61
Plus: Non-interest income .....	1.38	1.11	69	1.43	1.14	67	1.47	1.21	68	1.21	1.32	57	1.22	1.31	54
Equals: adjusted operating income (tax equivalent) .....	3.78	3.82	54	4.11	4.05	57	4	4.04	54	4.40	4.41	52	4.55	4.46	56
Less: Overhead expense .....	2.50	2.24	71	2.65	2.63	60	2.59	2.57	62	2.79	2.69	61	2.82	2.71	64
Less: Provision for credit losses.....	-0.27	-0.15	31	0.83	0.85	54	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	64	0	0.03	42	0	0.02	31	0	0.01	59	0	0	63
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	15	0	0	42	0	0	11
Equals: Pretax net operating income (tax equivalent) .....	1.55	1.79	35	0.61	0.64	39	0.96	1.04	40	1.46	1.56	40	1.60	1.57	47
Less: Applicable income taxes (tax equivalent).....	0.42	0.41	60	0.18	0.16	48	0.25	0.23	51	0.39	0.36	59	0.42	0.33	78
Less: Minority interest.....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income.....	1.14	1.36	28	0.43	0.48	38	0.71	0.81	34	1.07	1.19	33	1.18	1.24	38
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.14	1.35	28	0.43	0.50	37	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Memo: Net income (last four quarters) .....	1.05	1.25	29	0.73	0.81	34	0.71	0.82	34	1.07	1.19	33	1.18	1.24	38
Net income–BHC and noncontrolling (minority) interest .....	1.14	1.37	28	0.43	0.50	37	0.71	0.83	34	1.07	1.20	32	1.18	1.25	38
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.70	93.15	57	92.56	91.74	60	93.05	92.32	60	92.21	91.05	61	92.83	91.48	63
Average interest-bearing funds / Average assets.....	61.96	62.32	54	67.53	65.48	65	65.65	64.06	62	68.79	65.57	68	65.78	65.56	52
Interest income (tax equivalent) / Average earning assets .....	2.95	3.14	36	3.72	3.78	45	3.38	3.55	34	4.54	4.41	61	4.36	4.24	58
Interest expense / Average earning assets.....	0.39	0.27	77	0.82	0.66	74	0.66	0.52	73	1.08	1.08	55	0.76	0.86	42
Net interest income (tax equivalent) / Average earning assets .....	2.55	2.85	27	2.90	3.10	34	2.72	3.01	27	3.46	3.33	52	3.59	3.38	57
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.41	4.05	17	4.15	4.44	34	3.82	4.27	23	4.92	5.09	46	4.66	4.95	36
Interest-bearing bank balances .....	0.11	0.11	54	0.45	0.50	50	0.26	0.27	50	1.74	2.04	31	1.55	1.64	39
Federal funds sold and reverse repos.....	0	0.26	20	0.70	0.94	46	0.69	0.68	60	1.84	2.44	31	1.77	2.17	25
Trading assets .....	0	0.42	55	0.02	0.67	53	0.01	0.60	51	0.04	0.99	46	0.07	1.11	46
Total earning assets .....	2.94	3.11	37	3.71	3.74	46	3.37	3.51	35	4.52	4.36	62	4.33	4.20	57
Investment securities (tax equivalent) .....	2.05	1.80	68	2.73	2.51	70	2.55	2.25	75	3.02	2.76	75	2.88	2.68	69
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.80	1.28	93	3.48	2.01	91	3.15	1.75	90	3.15	2.32	87	2.75	2.05	87
Mortgage-backed securities .....	1.70	1.56	65	2.71	2.33	86	2.42	2.05	85	2.84	2.61	80	2.70	2.50	76
All other securities .....	2.95	2.91	54	3.45	3.48	61	3.38	3.24	63	4.03	4.06	64	4.07	4.20	65
Interest-bearing deposits .....	0.41	0.24	82	0.99	0.70	78	0.77	0.53	78	1.35	1.10	72	0.95	0.81	70
Time deposits of \$250K or more .....	1.45	0.76	94	2.24	1.67	92	1.97	1.42	89	2.30	1.96	77	1.75	1.44	74
Time deposits < \$250K.....	1.14	0.72	86	1.91	1.58	77	1.73	1.36	82	2.02	1.82	61	1.44	1.29	58
Other domestic deposits .....	0.22	0.17	72	0.69	0.50	78	0.49	0.36	79	1.05	0.93	62	0.71	0.67	62
Foreign deposits .....	0	0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.06	0.19	25	0.84	0.85	63	0.65	0.62	66	1.57	1.86	40	0.51	1.51	19
Other borrowed funds and trading liabilities .....	1.57	1.31	62	1.66	1.62	53	1.62	1.50	57	1.72	2.38	17	1.99	2.28	30
All interest-bearing funds.....	0.59	0.40	82	1.13	0.92	71	0.93	0.74	74	1.44	1.49	53	1.08	1.19	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	313,785		279,703		607,780		401,844		354,419			
Fiduciary activities income .....	10,396		9,539		18,392		18,766		13,262			
Service charges on deposit accounts - domestic .....	25,358		21,754		45,168		39,197		36,538			
Trading revenue.....	-12,220		62,828		61,715		16,757		11,672			
Investment banking fees and commissions.....	47,730		37,473		78,976		74,814		73,381			
Insurance activities revenue.....	1,034		660		1,709		1,915		1,850			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	55,391		5,504		39,619		33,201		42,686			
Net securitization income .....	367		0		-1,881		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	123,766		63,993		217,357		89,468		68,908			
Other non-interest income.....	61,963		77,952		146,725		127,726		106,122			
Total overhead expenses .....	567,346		519,732		1,067,501		926,561		821,584			
Personnel expense.....	353,067		290,312		625,003		544,475		478,853			
Net occupancy expense.....	57,721		51,545		105,127		129,342		113,738			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	4,046		5,683		11,019		11,844		4,571			
Other operating expenses.....	152,512		172,192		326,352		240,900		224,422			
Fee income on mutual funds and annuities.....	5,482		4,948		10,062		10,020		12,041			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	212,850		226,264		211,913		304,985		295,036			
Number of equivalent employees .....	5,253		5,223		5,266		5,057		4,727			
Average personnel expense per employee.....	67.21		55.58		118.69		107.67		101.30			
Average assets per employee.....	8,643.77		7,513.97		7,835.91		6,570.03		6,155.95			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.75	2.15	48	1.77	2.20	50	1.66	2.02	50	2.49	2.72	52
Overhead expenses / Net Interest Income + non-interest income .....	66.34	59.03	78	64.62	63.28	64	64.79	62.28	63	63.60	61.29	65
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.50	2.24	71	2.65	2.63	60	2.59	2.57	62	2.79	2.69	61
Personnel expense.....	1.56	1.25	80	1.48	1.31	69	1.51	1.30	70	1.64	1.41	76
Net occupancy expense.....	0.25	0.24	59	0.26	0.26	53	0.25	0.26	48	0.39	0.28	86
Other operating expenses.....	0.69	0.73	56	0.91	0.99	65	0.82	0.94	56	0.76	0.97	36
Overhead less non-interest income .....	1.12	1.10	46	1.22	1.36	42	1.11	1.25	39	1.58	1.32	67
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	66.20	58.45	80	64.42	62.83	64	64.61	61.82	64	63.33	60.64	66
Personnel expense.....	41.19	33.10	89	35.98	32.43	71	37.83	32.36	83	37.22	32.39	79
Net occupancy expense.....	6.73	6.33	57	6.39	6.65	42	6.36	6.58	45	8.84	6.52	87
Other operating expenses.....	18.27	18.60	51	22.05	23.06	61	20.42	22.28	55	17.28	21.20	29
Total non-interest income .....	36.61	28.18	70	34.67	27.40	70	36.79	28.83	69	27.47	29.23	58
Fiduciary activities income .....	1.21	2.24	42	1.18	2.10	43	1.11	2.09	44	1.28	1.97	45
Service charges on domestic deposit accounts .....	2.96	3.19	45	2.70	3.35	36	2.73	3.27	37	2.68	3.88	33
Trading revenue.....	-1.43	0.72	3	7.79	1.60	88	3.74	1.28	85	1.15	1.18	68
Investment banking fees and commissions.....	5.57	2.52	83	4.64	2.64	81	4.78	2.46	81	5.11	3.54	78
Insurance activities revenue.....	0.12	0.37	58	0.08	0.39	54	0.10	0.41	55	0.13	0.47	55
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	41
Net servicing fees .....	6.46	0.55	96	0.68	-0.20	86	2.40	0.01	93	2.27	0.28	95
Net securitization income .....	0.04	0.01	90	0	0	46	-0.11	0	1	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	14.44	3.83	91	7.93	2.89	84	13.16	3.92	89	6.12	1.86	92
Other non-interest income.....	7.23	9.26	41	9.66	9.31	61	8.88	9.65	53	8.73	10.04	54
Overhead less non-interest income .....	29.58	29.94	42	29.75	34.19	35	27.83	31.93	35	35.87	31.06	52
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.29	21.54	91	27.69	18.39	93	24.55	18.63	88	25.58	20.56	86
Applicable income tax + TE / Pretax net operating income + TE .....	26.80	23.10	86	29.79	22.75	90	25.67	21.18	84	26.86	23.23	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	11,757,585	11,102,369	11,641,723	10,416,115	8,867,118	5.90	46.30
Commercial and industrial loans .....	15,321,458	15,389,480	15,439,131	11,625,315	10,837,010	-0.44	95.74
Loans to individuals .....	5,588,110	4,730,632	5,150,180	4,405,841	3,899,278	18.13	105.64
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	
Agricultural loans .....	11,390	19,028	16,461	21,356	24,956	-40.14	-62.51
Other loans and leases .....	1,252,643	1,015,177	1,133,543	732,682	469,008	23.39	402.90
Less: Unearned income .....	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	33,931,186	32,256,686	33,381,038	27,201,309	24,097,370	5.19	79.90
Less: Allowance for loan and lease losses .....	261,089	313,511	319,373	156,828	152,770	-16.72	123.60
Net loans and leases .....	33,670,097	31,943,175	33,061,665	27,044,481	23,944,600	5.41	79.63
Debt securities that reprice or mature in over 1 year .....	4,542,178	3,709,506	3,194,278	3,960,230	3,011,193	22.45	265.51
Mutual funds and equity securities .....	78,250	44,394	82,796	42,774	26,651	76.26	61.30
Subtotal .....	38,290,525	35,697,075	36,338,739	31,047,485	26,982,444	7.27	91.11
Interest-bearing bank balances .....	4,707,415	4,015,072	4,802,527	2,164,560	1,099,594	17.24	579.02
Federal funds sold and reverse repos .....	52	58	59	309	58	-10.34	-98.71
Debt securities that reprice or mature within 1 year .....	144,752	213,985	440,758	280,384	182,327	-32.35	-56.21
Trading assets .....	180,080	328,110	270,823	104,402	65,958	-45.12	72.08
Total earning assets .....	43,322,824	40,254,300	41,852,906	33,597,140	28,330,381	7.62	104.66
Non-interest-bearing cash and due from depository institutions .....	434,957	344,999	322,415	286,167	392,142	26.07	62.57
Premises, fixed assets, and leases .....	846,776	891,495	881,653	895,660	667,189	-5.02	40.97
Other real estate owned .....	17,050	10,197	16,558	15,171	24,820	67.21	-66.60
Investment in unconsolidated subsidiaries .....	8,066	8,066	8,066	8,066	8,066	0.00	0.00
Intangible and other assets .....	2,108,865	2,030,402	1,998,711	1,805,519	1,822,251	3.86	-9.57
Total assets .....	46,738,448	43,539,394	45,080,250	36,607,723	31,244,849	7.35	91.34
Quarterly average assets .....	45,902,768	41,922,923	43,719,459	35,622,693	30,281,279	9.49	93.24
Average loans and leases (YTD) .....	33,868,337	29,213,581	30,903,729	25,306,391	22,847,678	15.93	88.06
<b>Memoranda</b>							
Loans held-for-sale .....	994,592	833,163	1,272,090	377,313	264,070	19.38	79.45
Loans not held-for-sale .....	32,936,594	31,423,523	32,108,948	26,823,996	23,833,300	4.82	79.91
Real estate loans secured by 1–4 family .....	3,247,157	3,085,740	3,301,506	2,621,774	2,071,062	5.23	39.11
Commercial real estate loans .....	8,470,306	7,960,511	8,294,549	7,734,820	6,718,657	6.40	50.14
Construction and land development .....	1,450,349	1,326,012	1,435,839	1,285,677	982,799	9.38	131.38
Multifamily .....	1,522,146	1,299,095	1,409,685	1,235,938	992,132	17.17	89.21
Nonfarm nonresidential .....	5,497,811	5,335,404	5,449,025	5,213,205	4,743,726	3.04	30.58
Real estate loans secured by farmland .....	40,122	56,117	45,668	59,521	77,399	-28.50	-33.89
Total investment securities .....	4,765,180	3,967,885	3,717,832	4,283,388	3,220,171	20.09	193.82
U.S. Treasury securities .....	0	60,539	304,971	121,088	126,404	-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	255,006	807,911	262,472	1,268,416	955,171	-68.44	-70.33
Municipal securities .....	359,886	365,005	347,617	376,744	391,065	-1.40	14.48
Mortgage-backed securities .....	3,919,381	2,584,548	2,626,112	2,376,949	1,629,835	51.65	1826.75
Asset-backed securities .....	2,213	2,609	2,459	2,577	0	-15.18	-45.88
Other debt securities .....	150,444	102,879	91,405	94,840	91,045	46.23	115.88
Mutual funds and equity securities .....	78,250	44,394	82,796	42,774	26,651	76.26	61.30
Available-for-sale securities .....	2,188,608	3,194,961	3,055,839	3,106,214	2,126,081	-31.50	247.62
U.S. Treasury securities .....	0	60,539	304,971	121,088	126,404	-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	78,854	293,507	84,513	365,442	140,307	-73.13	12.78
Municipal securities .....	168,296	150,879	146,910	145,318	138,490	11.54	50.75
Mortgage-backed securities .....	1,840,703	2,584,548	2,425,581	2,376,949	1,629,835	-28.78	804.88
Asset-backed securities .....	2,213	2,609	2,459	2,577	0	-15.18	-45.88
Other debt securities .....	98,542	102,879	91,405	94,840	91,045	-4.22	41.40
Mutual funds and equity securities .....	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-18,090	15,756	14,570	3,997	-31,343		
Available-for-sale securities appreciation (depreciation) .....	40,550	115,662	95,758	19,390	-59,413	-64.94	200.93
Structured notes, fair value .....	0	0	0	0	0	-100.00	
Pledged securities .....	2,397,810	3,209,510	2,441,321	1,678,232	1,593,945	-25.29	110.76

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	13,026,730	10,383,484	11,911,303	7,380,904	6,723,061	25.46	136.14
NOW, ATS and transaction accounts .....	2,704,797	3,009,252	2,614,731	2,627,822	1,607,032	-10.12	140.01
Time deposits less brokered deposits < \$250K .....	952,834	1,165,268	1,673,020	2,965,412	2,742,384	-18.23	
MMDA and other savings accounts .....	18,941,230	17,607,025	17,752,887	14,648,511	12,656,929	7.58	100.02
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	35,625,591	32,165,029	33,951,941	27,622,649	23,729,406	10.76	107.80
Time deposits of \$250K or more .....	1,264,368	1,353,620	1,497,178	1,645,380	1,446,951	-6.59	
Foreign deposits .....	128,131	114,100	110,029	77,731	60,622	12.30	103.99
Federal funds purchased and repos .....	15,597	8,458	11,366	20,520	50,593	84.41	-59.80
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	75,233	113,833	393,243	228,020	141,570	-33.91	-60.98
Other borrowings w/remaining maturity over 1 year .....	1,716,579	1,858,815	1,391,102	1,165,241	710,528	-7.65	181.85
Brokered deposits < \$250K .....	2,145,277	2,311,919	1,806,380	1,003,255	1,071,502	-7.21	
Noncore funding .....	5,345,185	5,760,745	5,209,298	4,140,147	3,481,766	-7.21	35.32
Trading liabilities .....	159,328	277,815	233,550	103,296	64,676	-42.65	60.39
Subordinated notes and debentures + trust preferred securities .....	690,285	689,864	690,072	689,661	392,776	0.06	75.88
Other liabilities .....	579,048	655,723	879,394	360,720	308,655	-11.69	165.93
Total liabilities .....	42,399,437	39,549,176	40,964,255	32,916,473	27,977,279	7.21	94.46
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	412,500	412,500	412,500	125,000	125,000	0.00	64.17
Common stock .....	58,770	58,294	58,473	57,951	56,518	0.82	13.66
Common surplus .....	1,669,002	1,643,862	1,649,990	1,650,278	1,557,984	1.53	23.56
Retained earnings .....	2,288,969	1,921,048	2,080,013	1,899,630	1,610,574	19.15	126.98
Accumulated other comprehensive income .....	10,133	-597	15,382	-34,678	-76,872		
Other equity capital components .....	-100,363	-44,889	-100,363	-6,931	-5,634		
Total holding company equity capital .....	4,339,011	3,990,218	4,115,995	3,691,250	3,267,570	8.74	65.38
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,339,011	3,990,218	4,115,995	3,691,250	3,267,570	8.74	65.38
Total liabilities and capital .....	46,738,448	43,539,394	45,080,250	36,607,723	31,244,849	7.35	91.34
<b>Memoranda</b>							
Non-interest-bearing deposits .....	13,154,861	10,497,584	12,021,332	7,458,635	6,783,683	25.31	135.78
Interest-bearing deposits .....	26,008,506	25,447,084	25,344,196	22,890,380	19,524,798	2.21	77.24
Total deposits .....	39,163,367	35,944,668	37,365,528	30,349,015	26,308,481	8.95	93.37
Long-term debt that reprices within 1 year .....	432,845	916,775	646,144	884,871	250,099	-52.79	135.65
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,115,995	3,691,250	3,691,250	3,267,570	2,976,939		
Accounting restatements .....	0	-26,717	-26,717	-1,531	-118		
Net income .....	258,257	84,471	292,990	355,697	343,166		
Net sale of new perpetual preferred stock .....	0	277,375	277,613	0	0		
Net sale of new common stock .....	19,309	4,054	10,121	21,971	29,399		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	37,960	93,432	1,297	648		
Changes incident to business combinations .....	0	0	0	71,756	0		
Less: Dividends declared .....	49,301	36,336	85,890	65,110	50,986		
Change in other comprehensive income .....	-5,249	34,081	50,060	42,194	-30,182		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,339,011	3,990,218	4,115,995	3,691,250	3,267,570		

**Percent Composition of Assets**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	25.16	36.32	27	25.50	36.22	28	25.82	36.22	28	28.45	37.78	34	28.38	37.19	32
Commercial and industrial loans .....	32.78	12.25	98	35.35	14.99	98	34.25	13.52	98	31.76	12.02	97	34.68	12.85	96
Loans to individuals .....	11.96	3.48	89	10.87	3.53	88	11.42	3.40	89	12.04	4.20	87	12.48	4.31	88
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	41	0.04	0.20	50	0.04	0.19	51	0.06	0.24	54	0.08	0.30	60
Other loans and leases.....	2.68	4.22	45	2.33	4.66	36	2.51	4.63	36	2	5.01	27	1.50	5	19
Net loans and leases.....	72.04	59.81	84	73.37	63.21	79	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
Debt securities over 1 year.....	9.72	17.61	20	8.52	14.01	22	7.09	15.55	12	10.82	14.60	29	9.64	14.63	24
Mutual funds and equity securities .....	0.17	0.06	84	0.10	0.05	76	0.18	0.05	86	0.12	0.06	77	0.09	0.06	69
Subtotal .....	81.93	78.32	60	81.99	78.43	53	80.61	78.16	49	84.81	79.65	57	86.36	79.97	65
Interest-bearing bank balances .....	10.07	9.11	59	9.22	6.78	73	10.65	7.51	74	5.91	3.06	80	3.52	3.04	65
Federal funds sold and reverse repos .....	0	0.52	58	0	0.86	56	0	0.82	53	0	1.57	54	0	1.66	48
Debt securities 1 year or less .....	0.31	1.53	20	0.49	1.83	25	0.98	1.68	42	0.77	1.91	38	0.58	1.96	31
Trading assets .....	0.39	0.60	63	0.75	1.09	63	0.60	1.01	62	0.29	1.19	56	0.21	1.33	61
Total earning assets.....	92.69	91.43	64	92.45	90.72	69	92.84	91.05	71	91.78	89.53	72	90.67	89.74	63
Non-interest cash and due from depository institutions.....	0.93	1.01	40	0.79	1.08	28	0.72	1.07	22	0.78	1.14	23	1.26	1.21	54
Other real estate owned.....	0.04	0.02	81	0.02	0.03	60	0.04	0.02	75	0.04	0.03	69	0.08	0.04	80
All other assets.....	6.38	7.50	40	6.75	8.16	32	6.44	7.82	34	7.44	9.27	30	8.07	8.98	38
<b>Memoranda</b>															
Short-term investments .....	10.38	12.01	47	9.71	10.58	56	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46
U.S. Treasury securities.....	0	1.08	12	0.14	0.92	50	0.68	0.84	70	0.33	1.03	57	0.40	1.04	55
US agency securities (excluding mortgage-backed securities) .....	0.55	0.77	59	1.86	0.48	89	0.58	0.63	63	3.46	0.54	95	3.06	0.69	90
Municipal securities .....	0.77	1.72	48	0.84	1.45	50	0.77	1.69	48	1.03	1.34	56	1.25	1.62	56
Mortgage-backed securities .....	8.39	12.97	30	5.94	11.11	22	5.83	11.75	18	6.49	11.44	20	5.22	11.13	16
Asset-backed securities .....	0	0.38	53	0.01	0.27	55	0.01	0.32	52	0.01	0.28	53	0	0.33	25
Other debt securities .....	0.32	0.52	54	0.24	0.39	60	0.20	0.42	53	0.26	0.39	60	0.29	0.41	63
Loans held-for-sale.....	2.13	0.42	92	1.91	0.48	91	2.82	0.52	96	1.03	0.39	83	0.85	0.30	84
Loans held for investment .....	70.47	59.85	82	72.17	63.46	74	71.23	61.72	78	73.27	63.50	76	76.28	63.93	83
Real estate loans secured by 1–4 family .....	6.95	11.69	30	7.09	12.29	28	7.32	11.91	31	7.16	13.29	26	6.63	13.46	25
Revolving .....	0.89	1.45	42	1.20	1.80	44	1.08	1.66	44	1.56	2.07	46	1.96	2.27	49
Closed-end, secured by first liens .....	6	9.84	31	5.81	9.99	29	6.19	9.81	32	5.51	10.69	26	4.54	10.57	24
Closed-end, secured by junior liens .....	0.06	0.20	29	0.07	0.26	30	0.06	0.22	28	0.10	0.28	36	0.13	0.31	36
Commercial real estate loans .....	18.12	22.48	37	18.28	21.90	39	18.40	22.22	37	21.13	22.23	46	21.50	21.58	48
Construction and land development .....	3.10	3.35	49	3.05	3.32	51	3.19	3.40	53	3.51	3.44	57	3.15	3.51	52
Multifamily.....	3.26	3.31	59	2.98	3.07	60	3.13	3.12	58	3.38	3.01	65	3.18	2.72	66
Nonfarm nonresidential .....	11.76	14.81	37	12.25	14.50	41	12.09	14.72	39	14.24	14.69	47	15.18	14.44	52
Real estate loans secured by farmland.....	0.09	0.34	51	0.13	0.33	58	0.10	0.33	54	0.16	0.36	61	0.25	0.41	64

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	34.65	59.66	15	34.42	55.37	18	34.88	57.15	17	38.29	57.46	23	36.80	56.49	21
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	9.57	19.82	21	9.57	19.50	19	9.89	19.43	22	9.64	20.75	19	8.59	21.10	15
Real estate loans secured by 1–4 family.....	1.23	2.42	37	1.62	2.79	36	1.46	2.64	38	2.09	3.15	39	2.54	3.50	42
Revolving .....	8.34	17.22	24	7.95	16.49	19	8.43	16.59	23	7.54	17.39	19	6.05	17.39	15
Closed-end.....	24.96	36.54	26	24.68	32.96	31	24.85	34.63	30	28.44	33.52	40	27.88	32.14	43
Construction and land development.....	4.27	5.50	43	4.11	4.97	47	4.30	5.26	47	4.73	5.09	54	4.08	5.20	48
1–4 family.....	0.41	1.11	40	0.67	0.93	51	0.55	0.93	49	0.90	0.94	59	0.81	1.02	54
Other.....	3.87	4.33	45	3.44	3.90	48	3.75	4.19	49	3.83	4.02	53	3.27	4.05	46
Multifamily.....	4.49	5.34	53	4.03	4.72	51	4.22	4.96	51	4.54	4.69	57	4.12	4.10	61
Nonfarm nonresidential .....	16.20	24.14	31	16.54	21.76	36	16.32	22.93	34	19.17	22.15	42	19.69	21.40	45
Owner-occupied.....	6.01	8.14	36	6.23	7.38	40	5.98	7.68	37	7.28	7.72	53	7.66	8.03	52
Other.....	10.19	15.71	29	10.31	14.16	35	10.34	14.95	32	11.89	14.34	42	12.03	13.38	46
Real estate loans secured by farmland.....	0.12	0.59	48	0.17	0.52	54	0.14	0.54	50	0.22	0.55	57	0.32	0.63	63
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	45.15	20.98	97	47.71	23.90	96	46.25	22.17	97	42.74	19.53	95	44.97	20.32	94
Loans to individuals.....	16.47	6.28	81	14.67	6.11	82	15.43	6.13	82	16.20	7.13	80	16.18	7.36	81
Credit card loans .....	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.03	0.37	39	0.06	0.31	46	0.05	0.32	45	0.08	0.37	50	0.10	0.46	57
Other loans and leases.....	3.69	8.03	37	3.15	8.93	31	3.40	9.09	31	2.69	9.85	24	1.95	9.66	18
 <b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	299.91	383.17	35	307.10	392.62	34	310.98	381.27	38	326.06	391.26	37	309.74	379.80	38
Real estate loans secured by 1–4 family.....	82.83	124.52	34	85.35	133.24	30	88.19	125.03	34	82.07	138.18	29	72.34	137.84	27
Revolving .....	10.61	15.53	45	14.44	19.64	46	13	17.42	47	17.84	21.26	49	21.40	23.33	50
Closed-end.....	72.21	107.53	33	70.91	112.01	31	75.19	106.14	36	64.23	115.20	28	50.94	112.79	23
Commercial real estate loans .....	216.06	238.21	41	220.19	237.30	47	221.57	234.65	46	242.13	229.44	50	234.69	219.72	51
Construction and land development.....	36.99	35.52	55	36.68	35.78	55	38.35	35.62	59	40.25	34.95	60	34.33	35.36	53
1–4 family.....	3.51	7.06	48	5.99	6.74	57	4.88	6.34	52	7.62	6.61	62	6.83	7.04	59
Other.....	33.48	28.07	63	30.68	27.86	57	33.48	28.16	62	32.62	27.32	60	27.50	27.26	53
Multifamily.....	38.83	34.78	66	35.93	33.28	62	37.66	32.74	68	38.69	31.04	71	34.66	27.85	73
Nonfarm nonresidential .....	140.24	157.17	40	147.58	157.33	44	145.56	155.06	44	163.19	152.10	53	165.70	147.22	55
Owner-occupied.....	52.01	52.65	53	55.56	53.29	55	53.34	52.37	53	61.97	53.07	60	64.44	54.89	61
Other.....	88.23	102.08	38	92.02	101.60	43	92.21	100.54	42	101.23	97.41	54	101.27	91.80	57
Real estate loans secured by farmland.....	1.02	3.59	52	1.55	3.50	59	1.22	3.44	56	1.86	3.60	61	2.70	4.02	64
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	390.81	127.07	97	425.68	159.86	98	412.42	139.91	98	363.92	122.02	98	378.55	128.82	97
Loans to individuals.....	142.54	35.29	90	130.85	38.40	90	137.57	37.47	90	137.92	43.51	88	136.21	42.67	89
Credit card loans .....	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.29	2.01	42	0.53	2.03	52	0.44	1.88	52	0.67	2.18	56	0.87	2.72	61
Other loans and leases.....	31.95	46.75	49	28.08	51.14	36	30.28	49.54	43	22.94	52.44	29	16.38	51.79	22
 <b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20.28	28.84	30	19.74	26.07	32	20.16	27.32	31	22.68	26.45	41	21.92	24.79	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	175.49	187.37	46	176.12	186.18	47	179.80	183.76	48	193.09	178.57	54	184.54	167.93	52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	227.50	244.59	42	231.68	244.21	46	233.14	240.85	46	255.05	236.10	50	248.97	225.98	53

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	10.38	12.01	47	9.71	10.58	56	11.63	11.17	63	6.68	7.63	60	4.10	7.80	46
Liquid assets .....	20.32	28.17	28	18.70	24.60	35	19.05	26.22	34	17.27	22.44	43	13.66	22.72	22
Investment securities .....	10.20	19.64	15	9.11	16.55	17	8.25	17.85	12	11.70	16.99	23	10.31	17.27	16
Net loans and leases .....	72.04	59.81	84	73.37	63.21	79	73.34	61.58	82	73.88	63.77	75	76.64	63.98	84
Net loans, leases and standby letters of credit .....	72.86	60.62	85	74.18	64.12	81	74.10	62.48	83	74.66	64.84	76	77.38	65.07	84
Core deposits .....	76.22	74.75	40	73.88	68.08	54	75.31	70.67	51	75.46	63.09	78	75.95	62.13	83
Noncore funding .....	11.44	10.89	65	13.23	16.68	49	11.56	14.13	52	11.31	19.36	29	11.14	21.34	22
Time deposits of \$250K or more .....	2.71	1.81	75	3.11	2.56	67	3.32	2.11	76	4.49	2.94	77	4.63	2.89	81
Foreign deposits .....	0.27	0.35	83	0.26	0.41	82	0.24	0.36	82	0.21	0.43	80	0.19	0.47	81
Federal funds purchased and repos .....	0.03	1.20	27	0.02	1.49	20	0.03	1.47	22	0.06	1.94	19	0.16	1.97	24
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.03	0.52	42	0.02	0.52	35	0.03	0.54	40	0.06	0.48	35	0.16	0.54	36
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.16	0.99	47	0.26	2.06	25	0.87	1.24	55	0.62	3.01	24	0.45	3.67	16
Earning assets that reprice within 1 year .....	63.96	38.93	94	59.17	39.71	92	63.45	39.38	94	63.53	39.29	93	64.71	40.29	93
Interest-bearing liabilities that reprice within 1 year .....	6.82	7.04	64	7.81	9.42	50	8.67	8.20	69	9.52	10.19	54	10.48	10.01	62
Long-term debt that reprices within 1 year .....	0.93	0.26	86	2.11	0.56	85	1.43	0.47	84	2.42	0.96	82	0.80	1.34	65
Net assets that reprice within 1 year .....	56.22	30.25	95	49.26	28.34	92	53.34	29.11	93	51.60	26.63	95	53.43	27.38	94
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	1.29	-1.82	65	4.29	6.94	43	-0.09	3.20	44	5.46	14.45	23	8.15	16.62	25
Net short-term noncore funding dependence .....	-4.33	-8.21	59	-2.26	-2.29	41	-5.07	-4.76	43	-0.59	3.38	30	3.27	4.66	31
Short-term investment / Short-term noncore funding .....	152.02	284.81	36	123.52	138.95	57	154.23	184.19	56	108.10	77.77	70	59.24	66.46	61
Liquid assets - short-term noncore funding / Nonliquid assets .....	16.93	34.02	27	13.33	23.27	44	14.22	28.18	33	13.41	16.97	51	7.80	16.04	41
Net loans and leases / Total deposits .....	85.97	74.66	79	88.87	82.84	64	88.48	79.43	75	89.11	90.31	44	91.01	90.08	50
Net loans and leases / Core deposits .....	94.51	81.17	79	99.31	93.70	66	97.38	88.34	75	97.91	103.93	44	100.91	105	47
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.49	0.84	6	0.47	1.82	35	0.42	1.57	33	0.13	0.72	30	-1.16	-0.82	28
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.09	1.94	35	3.43	4.82	38	2.74	4.31	27	0.64	1.36	36	-2.19	-1.98	44
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	52.43	13.42	91	18.36	12.14	66	15.58	11.38	64	26.48	12.67	74	33.15	16.19	76
Available-for-sale securities .....	45.93	84.66	8	80.52	85.75	34	82.19	87.23	32	72.52	85.40	26	66.02	81.88	22
U.S. Treasury securities .....	0	5.52	12	1.53	5.43	52	8.20	4.72	77	2.83	6.15	54	3.93	6.99	55
US agency securities (excluding mortgage-backed securities) .....	5.35	4.50	67	20.36	3.23	95	7.06	4.01	74	29.61	3.49	97	29.66	4.02	96
Municipal securities .....	7.55	8.87	59	9.20	9.39	60	9.35	9.83	60	8.80	7.75	64	12.14	9.16	63
Mortgage-backed securities .....	82.25	66.59	71	65.14	67.27	44	70.64	66.64	54	55.49	67.43	30	50.61	65.45	24
Asset-backed securities .....	0.05	2.05	54	0.07	1.68	55	0.07	1.91	53	0.06	1.66	53	0	2.05	25
Other debt securities .....	3.16	3.17	62	2.59	2.93	62	2.46	3.01	59	2.21	2.94	63	2.83	2.79	68
Mutual funds and equity securities .....	1.64	0.32	90	1.12	0.37	82	2.23	0.35	93	1	0.40	80	0.83	0.42	78
Debt securities 1 year or less .....	3.04	8.69	29	5.39	11.75	29	11.86	10.55	67	6.55	11.86	41	5.66	11.91	37
Debt securities 1 to 5 years .....	3.12	17.05	16	2.64	18.03	18	2.73	17.03	20	2.74	17.94	20	6.91	19.18	33
Debt securities over 5 years .....	92.20	72.17	88	90.85	66.01	87	83.19	69.86	65	89.72	66.02	81	86.60	64.73	79
Pledged securities .....	50.32	33.87	72	80.89	37.40	96	65.67	35.67	86	39.18	30.57	61	49.50	33.30	71
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	14.73	51.37	38	154.53	146.89	62	114.43	183.32	48	90.74	26.69	82	-7.97	6.77	29
Investment securities .....	20.09	33.34	40	16.22	14.17	62	-13.20	23.62	7	33.02	11.75	86	22.81	9.42	79
Core deposits .....	10.76	16.88	27	31.86	25.99	76	22.91	26.88	40	16.41	11.23	72	13.89	7.29	81
Noncore funding .....	-7.21	-23.76	73	22.61	-2.41	81	25.82	-12.18	89	18.91	6.59	77	1.23	10.67	32

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	7,508,788	6,498,673	7,160,635	5,929,796	5,532,003
Commit: Secured commercial real estate loans .....	1,158,503	1,073,466	1,136,054	1,000,320	813,505
Commit: Unsecured real estate loans .....	102,323	101,006	82,467	96,582	83,102
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	384,295	354,201	341,956	287,277	233,327
Commercial and similar letters of credit .....	10,817	6,061	6,250	7,714	104
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,586,807	2,321,100	2,332,032	837,181	481,567
Written options contracts (interest rate) .....	1,110,036	1,655,948	1,727,894	595,050	389,681
Purchased options contracts (interest rate) .....	2,223,619	1,599,180	2,057,671	443,571	416,359
Interest rate swaps .....	11,493,470	11,226,092	11,418,493	8,509,655	6,757,455
Futures and forward foreign exchange .....	14,257	6,830	4,798	34,541	40,337
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	16.07	22.45	28	14.93	21.74	24	15.88	22.01	30	16.20	23.52	25	17.71	24.05	34
Standby letters of credit .....	0.82	0.67	71	0.81	0.72	68	0.76	0.71	68	0.78	0.84	59	0.75	0.92	53
Commercial and similar letters of credit .....	0.02	0.02	70	0.01	0.02	64	0.01	0.02	65	0.02	0.02	70	0	0.02	35
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	35.15	49.75	71	38.61	51.68	70	38.91	48.62	71	28.46	68.47	59	25.88	65.81	57
Interest rate contracts .....	35.12	35.96	75	38.59	36.85	75	38.90	34.36	75	28.37	47.31	61	25.75	43.84	61
Interest rate futures and forward contracts .....	3.40	5.17	78	5.33	9.28	82	5.17	6.21	80	2.29	10.67	73	1.54	11.40	72
Written options contracts (interest rate) .....	2.37	1.82	77	3.80	2.30	82	3.83	2.18	82	1.63	2.47	73	1.25	2.16	66
Purchased options contracts (interest rate) .....	4.76	1.33	88	3.67	1.51	82	4.56	1.46	86	1.21	2.65	69	1.33	2.32	69
Interest rate swaps .....	24.59	20.67	68	25.78	22.27	69	25.33	20.83	70	23.25	28.86	67	21.63	26.74	68
Foreign exchange contracts .....	0.03	6.16	57	0.02	5.77	51	0.01	6.01	51	0.09	10.12	53	0.13	10.92	52
Futures and forward foreign exchange contracts .....	0.03	3.93	59	0.02	3.58	52	0.01	3.47	52	0.09	5.23	56	0.13	5.22	53
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	22.17	42.93	18	22.25	41.55	21	23.17	42.82	23	23.43	45.53	23	24.21	44.93	24

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	16,428,189	16,809,150	17,540,888	10,419,998	8,085,399
Interest rate contracts .....	16,413,932	16,802,320	17,536,090	10,385,457	8,045,062
Foreign exchange contracts.....	14,257	6,830	4,798	34,541	40,337
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	1,601,064	2,327,930	2,336,830	871,722	521,904
Written options .....	1,110,036	1,655,948	1,727,894	595,050	389,681
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,110,036	1,655,948	1,727,894	595,050	389,681
Purchased options .....	2,223,619	1,599,180	2,057,671	443,571	416,359
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,223,619	1,599,180	2,057,671	443,571	416,359
Swaps .....	11,493,470	11,226,092	11,418,493	8,509,655	6,757,455
Held for trading.....	11,973,381	12,312,636	13,053,687	8,915,246	7,042,733
Interest rate contracts .....	11,959,124	12,305,806	13,048,889	8,880,705	7,002,396
Foreign exchange contracts.....	14,257	6,830	4,798	34,541	40,337
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	4,454,808	4,496,514	4,487,201	1,504,752	1,042,666
Interest rate contracts .....	4,454,808	4,496,514	4,487,201	1,504,752	1,042,666
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	15,318,153	15,153,202	15,812,994	9,824,948	7,695,718
One year or less .....	3,637,162	2,800,148	3,194,471	1,193,386	1,630,102
Over 1 year to 5 years .....	7,909,781	8,436,301	8,596,818	6,085,946	3,266,675
Over 5 years .....	3,771,210	3,916,753	4,021,705	2,545,616	2,798,941
Gross negative fair value (absolute value) .....	193,439	355,265	288,465	129,203	68,088
Gross positive fair value.....	212,382	327,624	278,423	103,643	73,172
Held for trading.....	177,413	327,220	270,152	103,334	64,266
Non-traded.....	34,969	404	8,271	309	8,906
Current credit exposure on risk-based capital derivative contracts .....	212,382	327,624	278,423	103,643	73,170
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.91	94.09	50	99.96	95.13	56	99.97	94.10	54	99.67	93.44	53	99.50	92.91	57
Foreign exchange contracts .....	0.09	3.27	55	0.04	2.75	48	0.03	3.49	50	0.33	3.20	53	0.50	3.39	50
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	9.75	12.57	61	13.85	12.99	65	13.32	14.05	60	8.37	13.49	55	6.45	12.78	49
Written options .....	6.76	7.49	59	9.85	8.37	66	9.85	8.18	68	5.71	5.91	59	4.82	6.60	56
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	6.76	7.20	61	9.85	7.94	68	9.85	7.73	70	5.71	5.10	63	4.82	5.49	59
Purchased options .....	13.54	3.44	86	9.51	3.38	79	11.73	3.42	83	4.26	4.42	63	5.15	4.19	65
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	13.54	3.04	88	9.51	2.87	82	11.73	2.86	85	4.26	3.35	66	5.15	3.20	70
Swaps .....	69.96	71.23	40	66.79	69.92	39	65.10	68.76	38	81.67	69.75	50	83.58	70.34	55
Held for trading .....	72.88	40.60	62	73.25	43.50	64	74.42	43.53	63	85.56	44.16	71	87.10	46.31	67
Interest rate contracts .....	72.80	34.42	73	73.21	37.56	75	74.39	36.62	74	85.23	37.24	83	86.61	38.40	82
Foreign exchange contracts .....	0.09	1.57	68	0.04	1.40	63	0.03	1.60	64	0.33	1.60	66	0.50	1.85	63
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	27.12	59.40	37	26.75	56.50	35	25.58	56.47	36	14.44	55.84	28	12.90	53.69	32
Interest rate contracts .....	27.12	56.19	39	26.75	54.31	38	25.58	53.82	37	14.44	52.22	29	12.90	50.60	34
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	93.24	91.87	36	90.15	89.91	31	90.15	91.48	32	94.29	93.86	37	95.18	94.47	41
One year or less .....	22.14	28.05	54	16.66	30.94	44	18.21	32.05	45	11.45	32.17	37	20.16	32.51	48
Over 1 year to 5 years .....	48.15	26.03	80	50.19	27.26	88	49.01	27.06	83	58.41	30.45	87	40.40	31.16	65
Over 5 years .....	22.96	30.08	46	23.30	28.48	46	22.93	29.56	43	24.43	28.09	50	34.62	28.71	58
Gross negative fair value (absolute value) .....	1.18	1.25	55	2.11	1.76	64	1.64	1.55	61	1.24	0.83	74	0.84	0.72	60
Gross positive fair value .....	1.29	1.68	35	1.95	2.69	40	1.59	2.23	34	0.99	1.19	44	0.90	0.85	57
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.05	0.05	74	0.11	0.07	77	0.08	0.07	77	0.04	0.06	74	0.03	0.06	65
Gross positive fair value (X) .....	0.06	0.07	64	0.10	0.11	57	0.08	0.09	62	0.03	0.07	57	0.03	0.06	66
Held for trading (X) .....	0.05	0.05	71	0.10	0.08	69	0.08	0.07	71	0.03	0.06	67	0.02	0.05	72
Non-traded (X) .....	0.01	0.01	57	0	0.02	15	0	0.02	28	0	0.01	18	0	0.01	51
Current credit exposure (X) .....	0.06	0.05	68	0.10	0.08	63	0.08	0.06	66	0.03	0.05	62	0.03	0.04	72
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.58	0.63	62	0.98	1.03	58	0.80	0.85	58	0.33	0.73	49	0.26	0.53	67

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		319,373		156,828		156,828		152,770		137,905					
Gross losses .....		23,091		24,412		53,205		59,206		32,635					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		7,824		3,724		12,896		9,659		12,975					
Net losses .....		15,267		20,688		40,309		49,547		19,660					
Provision for loan and lease losses .....		-43,082		163,218		188,492		53,626		34,706					
Adjustments .....		65		14,153		14,362		-21		-181					
Ending balance .....		261,089		313,511		319,373		156,828		152,770					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets .....	-0.19	-0.14	34	0.83	0.85	54	0.46	0.51	45	0.16	0.15	65	0.12	0.14	52
Provision for loan and lease losses / Average loans and leases .....	-0.25	-0.25	40	1.12	1.37	51	0.61	0.82	36	0.21	0.24	54	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses .....	-282.19	77.32	24	788.95	792.43	67	467.62	487.86	64	108.23	130.58	47	176.53	134.68	80
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.79	1.39	14	1	1.51	18	0.99	1.58	15	0.58	0.83	29	0.64	0.90	27
Allowance for loan and lease losses / Total loans and leases .....	0.77	1.37	12	0.97	1.48	18	0.96	1.55	13	0.58	0.81	29	0.63	0.89	26
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.55	15.27	43	7.58	11.83	54	7.92	11.58	53	3.17	8.03	35	7.77	7.54	65
Allowance for loan and lease losses / Nonaccrual assets .....	319.57	318.67	67	209.13	321.01	35	274.51	299.17	58	148.22	218.72	44	144.93	214.03	39
ALLL / 90+ days past due + nonaccrual loans and leases .....	113.45	260.68	17	73.30	244.42	10	110.16	244.34	17	60.11	151.73	16	74.32	160.51	18
Gross loan and lease losses / Average loans and leases .....	0.14	0.22	41	0.17	0.35	36	0.17	0.34	37	0.23	0.28	53	0.14	0.30	30
Recoveries / Average loans and leases .....	0.05	0.08	39	0.03	0.07	25	0.04	0.07	32	0.04	0.08	34	0.06	0.09	42
Net losses / Average loans and leases .....	0.09	0.13	46	0.14	0.28	43	0.13	0.27	38	0.20	0.21	57	0.09	0.22	32
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	14.71	16.12	55	6.29	15.46	14	21.78	33.98	33	29.60	36.22	49	55.90	41.30	77
Earnings coverage of net loan and lease losses (X) .....	20.17	4.52	59	13.58	21.56	53	14.35	22.91	55	10.77	24.40	42	25.17	21.75	68
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans .....	0.02	0.03	64	0.15	0.03	95	0.15	0.04	85	0.06	0.01	89	-0.03	0.02	13
Real estate loans secured by 1–4 family .....	-0.07	-0.01	12	0.08	0.01	89	0.10	0.01	92	0.12	0.01	94	0.04	0.01	72
Revolving .....	-0.14	-0.05	18	0.29	0.01	92	0.42	0.01	95	0.54	0.02	95	0.27	0.03	91
Closed-end .....	-0.05	-0.01	12	0.04	0.01	79	0.04	0	85	0	0	55	-0.06	0.01	8
Commercial real estate loans .....	0.05	0.05	66	0.18	0.03	92	0.17	0.07	82	0.05	0.01	79	-0.06	0.01	6
Construction and land development .....	0.03	0	87	0.09	0	94	0.06	0	85	0.04	-0.01	88	-0.07	-0.03	21
1–4 family .....	0.04	0	96	0.07	0	96	0.01	0	91	-0.01	0	9	-0.02	-0.01	13
Other .....	-0.01	-0.01	26	0.03	0	89	0.04	0	85	0.05	-0.01	91	-0.05	-0.02	20
Multifamily .....	0	0.01	22	0.12	0	99	0.09	0	97	-0.01	0	11	-0.09	0	5
Nonfarm nonresidential .....	0.07	0.07	67	0.22	0.05	91	0.22	0.11	80	0.06	0.02	80	-0.04	0.02	7
Owner-occupied .....	0.01	0.01	69	0.16	0.02	92	0.13	0.02	94	0.06	0.01	91	-0.02	0.01	7
Other .....	0.07	0.06	72	0.05	0.03	79	0.09	0.08	70	0	0.01	57	-0.03	0.01	9
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0.04	0.01	85	0	0	50
Commercial and industrial loans .....	0.18	0.20	54	0.16	0.46	32	0.15	0.47	26	0.37	0.37	62	0.20	0.31	49
Loans to individuals .....	0	0.78	0		1.41		0	1.13	0	0	1.17	0	0	1.16	0
Credit card loans .....		2.18			3.43			2.92			3.11			2.92	
Agricultural loans .....	0.47	0.03	92	0	0.15	38	0.15	0.19	73	0.02	0.08	65	0	0.15	38
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	0.02	0.08	56	0.06	0.13	56	0.05	0.15	53	0	0.15	34	0.06	0.14	53

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....	115,176		245,239		199,616		295,214		168,255						
90+ days past due loans and leases .....	148,442		277,801		173,567		155,088		100,152						
Nonaccrual loans and leases.....	81,699		149,909		116,345		105,808		105,412						
Total past due and nonaccrual loans and leases.....	345,317		672,949		489,528		556,110		373,819						
Restructured 30-89 days past due .....	1,315		8,162		2,261		1,368		760						
Restructured 90+ days past due .....	320		0		0		0		0						
Restructured nonaccrual .....	11,658		34,854		21,120		27,133		33,081						
Total restructured loans and leases .....	13,293		43,016		23,381		28,501		33,841						
30-89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance .....	42,357		40,446		44,737		35,348		32,499						
Other real estate owned.....	17,050		10,197		16,558		15,171		24,820						
<b>Other Assets</b>															
30-89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.34	0.27	71	0.76	0.36	86	0.60	0.39	78	1.09	0.43	89	0.70	0.44	83
90+ days past due loans and leases .....	0.44	0.10	89	0.86	0.13	91	0.52	0.12	86	0.57	0.15	87	0.42	0.17	82
Nonaccrual loans and leases.....	0.24	0.58	14	0.46	0.61	37	0.35	0.66	24	0.39	0.51	37	0.44	0.54	43
90+ days past due and nonaccrual loans and leases.....	0.68	0.73	54	1.33	0.80	84	0.87	0.85	61	0.96	0.71	76	0.85	0.75	66
30-89 days past due restructured.....	0	0.01	62	0.03	0.01	80	0.01	0.01	58	0.01	0.01	51	0	0.02	43
90+ days past due restructured .....	0	0	74	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.03	0.12	28	0.11	0.13	54	0.06	0.13	39	0.10	0.14	48	0.14	0.16	48
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.34	0.27	71	0.76	0.37	86	0.60	0.40	78	1.09	0.43	89	0.70	0.44	83
90+ days past due assets .....	0.44	0.10	89	0.86	0.13	91	0.52	0.12	86	0.57	0.15	87	0.42	0.18	82
Nonaccrual assets .....	0.24	0.59	14	0.46	0.62	37	0.35	0.67	24	0.39	0.53	37	0.44	0.57	42
30+ days past due and nonaccrual assets .....	1.02	1.04	59	2.09	1.21	83	1.47	1.29	65	2.04	1.19	85	1.55	1.26	72
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.49	0.43	66	0.98	0.49	87	0.64	0.52	71	0.71	0.44	83	0.66	0.48	75
90+ days past due and nonaccrual assets + other real estate owned .....	0.53	0.46	65	1.01	0.52	89	0.68	0.55	72	0.75	0.48	82	0.74	0.52	78
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.31	0.52	29	0.48	0.56	43	0.40	0.60	30	0.43	0.53	42	0.52	0.60	43
Allowance for loan and lease losses .....	54.67	67.93	44	66.57	65.48	63	56.33	66.66	41	100.55	115.41	47	107.02	118.28	49
Equity capital + allowance for loan and lease losses .....	3.10	4.43	34	4.85	4.83	50	4.06	4.97	38	4.10	4.28	54	4.78	4.79	52
Tier 1 capital + allowance for loan and lease losses .....	3.59	5.28	31	5.67	5.98	52	4.72	6.05	39	4.94	5.65	47	5.71	6.16	50
Loans and leases + other real estate owned .....	0.42	0.88	25	0.65	0.92	35	0.54	0.97	25	0.58	0.85	33	0.68	0.96	33

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.41	0.24	78	1.01	0.39	90	0.59	0.39	77	1.47	0.38	93	0.81	0.42	87
	90+ days past due .....	1.22	0.12	93	2.17	0.15	95	1.38	0.16	90	1.38	0.16	92	1.01	0.22	89
	Nonaccrual.....	0.46	0.65	43	0.86	0.63	74	0.72	0.76	56	0.47	0.46	57	0.48	0.57	50
Commercial and industrial	30–89 days past due.....	0.42	0.17	87	0.82	0.23	93	0.82	0.23	91	1.20	0.31	94	0.88	0.30	90
	90+ days past due .....	0.03	0.02	76	0.23	0.03	92	0.08	0.03	82	0.10	0.05	77	0.10	0.05	77
	Nonaccrual.....	0.17	0.64	16	0.35	0.75	26	0.19	0.75	17	0.49	0.83	33	0.58	0.76	48
Individuals	30–89 days past due.....	0	0.55	9	0	0.58	10	0	0.83	8	0	0.83	11	0.02	0.84	11
	90+ days past due .....	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	35
	Nonaccrual.....	0	0.18	22	0	0.22	19	0	0.28	19	0	0.17	11	0	0.23	16
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.21	0.11	77	0.64	0.14	90	0.42	0.18	79	0.38	0.20	78	0.19	0.17	66
	90+ days past due .....	0.01	0.01	86	0.15	0.01	94	0.05	0.01	89	0.02	0.01	84	0	0.01	31
	Nonaccrual.....	0.13	0.13	67	0.13	0.15	63	0.24	0.15	72	0.10	0.13	62	0.02	0.14	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.87	0.35	86	0.43	0.60	54	1.07	0.65	81	1.24	0.67	86	0.59	0.71	53
	90+ days past due .....	4.42	0.27	96	7.80	0.29	95	4.85	0.33	94	5.02	0.31	95	4.10	0.46	91
	Nonaccrual .....	0.93	0.82	69	1.08	0.84	70	1.21	0.89	72	0.88	0.73	68	1.17	0.86	73
Revolving	30–89 days past due .....	0.32	0.29	62	0.19	0.40	32	0.16	0.48	23	0.98	0.45	91	0.54	0.50	52
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0.07	0.05	76	0.01	0.05	57
	Nonaccrual .....	0.76	1.05	58	1.37	1.27	69	1.38	1.13	73	1.10	1	73	1.10	1.17	72
Closed-end	30–89 days past due .....	0.96	0.36	88	0.48	0.61	55	1.23	0.65	83	1.31	0.70	84	0.62	0.75	52
	90+ days past due .....	5.07	0.29	96	9.39	0.33	95	5.69	0.38	94	6.39	0.35	95	5.82	0.53	94
	Nonaccrual .....	0.95	0.77	71	1.02	0.81	70	1.18	0.87	76	0.82	0.70	62	1.19	0.84	74
Junior lien	30–89 days past due .....	0.01	0.01	72	0.06	0.02	89	0	0.02	25	0.04	0.02	76	0.10	0.03	92
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	77	0.01	0	80
	Nonaccrual .....	0.08	0.04	78	0.09	0.05	78	0.06	0.04	66	0.09	0.04	80	0.10	0.06	73
Commercial real estate	30–89 days past due .....	0.23	0.14	74	1.25	0.23	99	0.40	0.26	71	1.55	0.18	99	0.88	0.17	98
	90+ days past due .....	0	0.01	25	0	0.02	22	0	0.02	23	0.15	0.03	89	0.07	0.03	80
	Nonaccrual .....	0.28	0.52	36	0.76	0.43	82	0.53	0.62	49	0.33	0.23	71	0.27	0.28	57
Construction and development	30–89 days past due .....	0.12	0.12	70	1.21	0.24	90	0.38	0.28	70	4.13	0.28	98	0.86	0.21	92
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0.22	0.02	94	0	0.02	31
	Nonaccrual .....	0.10	0.36	53	0.70	0.25	86	0.31	0.41	65	0.18	0.20	67	0.22	0.19	68
1–4 family	30–89 days past due .....	0.12	0.02	90	0.60	0.04	98	0.14	0.03	88	1.70	0.06	99	0.13	0.06	75
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0.21	0	96	0	0	43
	Nonaccrual .....	0.01	0.02	69	0.32	0.04	92	0.21	0.03	90	0.01	0.02	66	0.02	0.02	65
Other	30–89 days past due .....	0	0.07	21	0.61	0.17	87	0.24	0.22	68	2.43	0.20	96	0.74	0.13	92
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0.01	0.01	79	0	0.02	33
	Nonaccrual .....	0.09	0.29	56	0.38	0.18	82	0.09	0.35	53	0.16	0.17	70	0.20	0.15	71
Multifamily	30–89 days past due .....	0.25	0.06	86	0.53	0.08	91	0.08	0.09	64	0.90	0.08	95	0.76	0.10	96
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0.01	0	87	0	0.01	39
	Nonaccrual .....	0.02	0.14	50	0.23	0.08	81	0.14	0.11	71	0.03	0.05	58	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.26	0.14	78	1.43	0.20	96	0.48	0.23	79	1.08	0.14	98	0.91	0.17	98
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0.17	0.03	90	0.09	0.03	83
	Nonaccrual .....	0.41	0.66	42	0.91	0.55	78	0.69	0.80	52	0.43	0.28	73	0.34	0.30	64
Owner Occupied	30–89 days past due .....	0.17	0.04	92	0.29	0.07	91	0.24	0.07	91	0.47	0.07	99	0.40	0.09	98
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0.09	0.01	93	0.08	0.01	91
	Nonaccrual .....	0.26	0.25	61	0.50	0.24	83	0.28	0.27	55	0.29	0.16	76	0.26	0.17	70
Other	30–89 days past due .....	0.09	0.09	68	1.14	0.11	95	0.24	0.14	74	0.60	0.07	98	0.51	0.07	95
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0.07	0.01	90	0.02	0.01	74
	Nonaccrual .....	0.14	0.40	38	0.40	0.24	73	0.41	0.44	56	0.15	0.10	71	0.08	0.13	50
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.24	1.10	52	2.10	1.24	73	0.21	1.13	43	0.42	0.84	52	0.66	1.23	57
Credit card	30–89 days past due .....		0.63			0.90			0.95			1.19			1.22	
	90+ days past due .....		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,627,409	1,657,267	1,608,100	1,701,298	1,608,868										
Retained earnings .....	2,341,868	1,988,933	2,151,064	1,899,630	1,610,574										
Accumulated other comprehensive income (AOCI) .....	10,133	-597	15,382	-34,678	-76,872										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,979,410	3,645,603	3,774,546	3,566,250	3,142,570										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	636,938	641,689	639,275	646,870	587,207										
Accumulated other comprehensive income-related adjustments .....	42,765	46,758	52,503	6,697	-29,641										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,299,707	2,957,156	3,082,768	2,912,683	2,585,004										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,299,707	2,957,156	3,082,768	2,912,683	2,585,004										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	412,500	412,500	412,500	125,000	125,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	412,500	412,500	412,500	125,000	125,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	412,500	412,500	412,500	125,000	125,000										
<b>Tier 1 Capital</b> .....	3,712,207	3,369,656	3,495,268	3,037,683	2,710,004										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	352,993	380,536	380,717	408,228	139,210										
Non-qualifying capital instruments .....	253,566	253,566	253,566	253,566	253,566										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	237,009	281,965	291,462	158,461	154,164										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	843,568	916,067	925,745	820,255	546,940										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	8,066	8,066	8,066	8,066	8,066										
Tier 2 capital .....	835,502	908,001	917,679	812,189	538,874										
Exited advanced approach tier 2 capital .....															
Total capital .....	4,547,709	4,277,657	4,412,947	3,849,872	3,248,878										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	45,955,668	41,990,808	43,790,510	35,622,693	30,281,279										
Less: Deductions from common equity tier 1 capital .....	636,938	641,689	639,275	646,869	587,207										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	45,318,730	41,349,119	43,151,235	34,975,824	29,694,072										
Total risk-weighted assets .....	36,675,882	33,472,744	34,946,624	31,581,317	27,939,739										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9	12.66	2	8.83	11.98	2	8.82	12.35	3	9.22	12.11	6	9.25	12.09	6
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	10.12	13.44	3	10.07	12.72	7	10	13.08	3	9.62	12.78	2	9.70	12.85	5
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	12.40	15.42	3	12.78	14.77	14	12.63	15.23	9	12.19	14.36	12	11.63	14.45	5
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.19	9.11	24	8.15	9.03	23	8.10	9.13	19	8.69	9.76	20	9.13	9.71	36
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets.....	0	0	0	0	0	0	
Total property and casualty assets.....	0	0	0	0	0	0	
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0	0	
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0	0	
Total insurance underwriting equity.....	0	0	0	0	0	0	
Total property and casualty equity.....	0	0	0	0	0	0	
Total life and health equity.....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue.....	1,034	660	1,709	1,915	1,850	56.67	-23.24
Other insurance activities income .....	1,034	660	1,709	1,915	1,850	56.67	-23.24
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting.....	0	0	0	0	0	0	
Other insurance underwriting.....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0	0	
Life insurance assets.....	157,017	154,274	154,637	187,534	147,859	1.78	12.27

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income .....	0.12	0.37	58	0.08	0.39	54	0.10	0.41	55	0.13	0.47	55	0.14	0.47	58
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income.....	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C).....	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H).....	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....	3.95	11.54	24	4.19	11.35	25	4.05	11.03	26	5.87	11.51	29	5.16	10.22	28
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	716,367	559,786	616,402	456,386	337,144
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	659,255	521,010	567,518	418,058	337,144
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	57,111	38,776	48,884	38,328	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	1	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	1,013	1,019	1,020	1,031	1,000
Interest-bearing bank balances .....	54,979	70,222	46,837	35,850	25,687
Total selected foreign assets .....	772,359	631,027	664,259	493,267	363,831
Total foreign deposits .....	128,131	114,100	110,029	77,731	60,622
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	128,131	114,100	110,029	77,731	60,622

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	5.91	0.64	94	6.90	0.93	94	6.62	0.87	94	6.82	1.25	92	5.91	1.17	90
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03		0.22	0.59	38	0.19	0.64	38	0.22	0.29	60	0.13	1.53	23
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	27.97	-1.19	81	23.36	10.27	79	35.06	-2.40	86	35.37	22.48	81	5.71	7.24	48
Total selected assets.....	22.40	3.19	72	25.70	5.10	81	34.67	2.04	82	35.58	12.40	84	0.96	3.24	45
Deposits .....	12.30	9.07	58	36.95	10.22	80	41.55	3.46	96	28.22	10.36	80	-3.93	5	38

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		5,414,487	5,658,436	5,366,565	5,739,569	4,732,381	-4.31	4333.38
1–4 family residential loans .....		5,414,487	5,658,436	5,366,565	5,739,569	4,732,381	-4.31	4333.38
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		50,880	50,612	50,614	50,403	48,080	0.53	
1–4 family residential loans .....		50,880	50,612	50,614	50,403	48,080	0.53	
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		11.58	13	11.90	15.68	15.15		
1–4 family residential loans .....		11.58	13	11.90	15.68	15.15		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		20.96	21.69	21.11	23.65	21.47		
1–4 family residential loans .....		1.06	1.38	1.26	1.73	2.13		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		14.19	12.46	13.28	13.35	13.49		
Auto loans and other consumer loans.....		38.94	40.59	39.85	35.29	37.59		
Commercial and industrial loans .....		24.86	23.89	24.51	25.98	25.32		
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....	0.94	0.89	0.94	0.88	1.02		
1–4 family residential loans .....	0.94	0.89	0.94	0.88	1.02		
Home equity lines .....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans .....							
All other loans and leases .....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans .....	0	0	0	0	0		
Home equity lines .....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	1.37	1.50	1.45	1.66	1.77		
Total retained credit exposure and asset sale credit exposure .....	1.43	1.61	1.51	1.79	2.30		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
							1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.33	0.15	0.42	0.35	0.15
Home equity lines .....	0.32	0.19	0.16	0.98	0.54
Credit card receivables .....					
Commercial and industrial loans .....	0.42	0.82	0.82	1.20	0.88
All other loans and leases .....	0.15	0.77	0.26	0.95	0.54
Total managed loans past due 30–89 days .....	0.29	0.65	0.52	0.90	0.58
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.74	2.93	1.96	1.68	1.37
Home equity lines .....	0	0	0	0.07	0.01
Credit card receivables .....					
Commercial and industrial loans .....	0.03	0.23	0.08	0.10	0.10
All other loans and leases .....	0	0.01	0	0.09	0.04
Total managed loans past due 90+ days .....	0.38	0.73	0.45	0.47	0.35
<b>Total Past Due Managed Assets .....</b>	<b>0.67</b>	<b>1.38</b>	<b>0.96</b>	<b>1.37</b>	<b>0.93</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.02	0.01	0.02	0	-0.01
Home equity lines .....	-0.14	0.29	0.42	0.54	0.27
Credit card receivables .....					
Commercial and industrial loans .....	0.18	0.16	0.15	0.37	0.20
All other loans and leases .....	0.03	0.11	0.10	0.03	-0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.08</b>	<b>0.11</b>	<b>0.10</b>	<b>0.15</b>	<b>0.07</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	147,323	226,255	308,374	198,534	171,143	-34.89	208.47
Dividends .....	115,000	193,000	244,000	139,000	111,000	-40.41	248.48
Interest .....	0	0	0	261	2,198		-100.00
Management and service fees .....	32,323	33,255	64,374	59,273	57,945	-2.80	142.65
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	250	9,238	9,465	384	245	-97.29	233.33
Dividends .....	0	9,000	9,000	0	0	-100.00	
Interest .....	0	0	0	0	0		-100.00
Management and service fees .....	250	238	465	384	245	5.04	303.23
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	147,573	235,493	317,839	198,918	171,388	-37.33	208.51
Securities gains (losses) .....	696	-484	-484	0	1,049		
Other operating income .....	892	601	1,016	1,008	1,477	48.42	-77.16
Total operating income .....	149,161	235,610	318,371	199,926	173,914	-36.69	188.29
<b>Operating Expenses</b>							
Personnel expenses .....	50,891	30,875	75,179	72,925	64,726	64.83	226.96
Interest expense .....	14,056	14,578	28,922	23,003	11,510	-3.58	202.67
Other expenses .....	70,680	60,122	124,545	127,761	118,847	17.56	118.38
Provision for loan and lease losses .....	0	0	0	18	56		-100.00
Total operating expenses .....	135,627	105,575	228,646	223,707	195,139	28.47	157.88
Income (loss) before taxes .....	15,977	126,007	87,303	-21,744	-23,747	-87.32	
Applicable income taxes (credit) .....	-25,918	-19,814	-42,745	-40,776	-34,186		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	41,895	145,821	130,048	19,032	10,439	-71.27	244.45
Equity in undistributed income of subsidiaries .....	216,362	-61,350	162,942	336,665	332,727		148.72
Bank subsidiaries .....	212,796	-53,050	167,738	331,558	326,595		150.62
Nonbank subsidiaries .....	3,566	-8,300	-4,796	5,107	6,132		71.44
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	258,257	84,471	292,990	355,697	343,166	205.73	160.47
<b>Memoranda</b>							
Bank net income .....	327,796	139,950	411,738	470,558	437,595	134.22	178.01
Nonbank net income .....	3,566	700	4,204	5,107	6,132	409.43	71.44
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	4,576,184	85.10	4,117,995	81.60	4,362,881	84.27	4,159,612	3,558,984	11.13	66.69	
Common and preferred stock .....	3,970,749	73.84	3,508,618	69.53	3,755,110	72.53	3,545,767	2,991,756	13.17	80.80	
Excess cost over fair value .....	605,435	11.26	609,377	12.08	607,771	11.74	613,845	538,728	-0.65	28.92	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	28,500		-100.00	
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	105,663	1.96	98,315	1.95	101,866	1.97	106,666	101,984	7.47	99.63	
Common and preferred stock .....	41,136	0.76	30,482	0.60	36,261	0.70	36,605	26,517	34.95	81.22	
Excess cost over fair value .....	64,527	1.20	67,833	1.34	65,605	1.27	70,061	75,467	-4.87	115.59	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00	
Other receivables .....	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	74	0	0	0	70	1,200	-100.00	-100.00	
Securities .....	17,715	0.33	12,349	0.24	15,250	0.29	14,695	12,765	43.45	49.29	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	312,931	5.82	421,506	8.35	322,604	6.23	96,243	37,926	-25.76	94.65	
Cash and due from unrelated depository institution .....	5	0	4	0	3	0	2	5	25.00	150.00	
Premises, furnishings, fixtures and equipment .....	255,192	4.75	277,175	5.49	272,970	5.27	275,214	155,561	-7.93	132.38	
Intangible assets .....	8,371	0.16	8,371	0.17	8,371	0.16	8,371	8,371	0.00	0.00	
Other assets .....	101,252	1.88	110,592	2.19	93,239	1.80	77,850	51,341	-8.45	108.69	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	5,377,313	100.00	5,046,381	100.00	5,177,184	100.00	4,738,723	3,928,137	6.56	71.28	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0		-100.00	
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	155,232	2.89	178,381	3.53	166,818	3.22	299,108	192,182	-12.98	99.25	
Subordinated notes and debentures .....	436,719	8.12	436,298	8.65	436,506	8.43	436,095	139,210	0.10	214.38	
Other liabilities .....	192,785	3.59	187,918	3.72	204,299	3.95	58,705	75,609	2.59	323.97	
Balance due to subsidiaries and related institutions .....	253,566	4.72	253,566	5.02	253,566	4.90	253,566	253,566	0.00	0.00	
Total liabilities .....	1,038,302	19.31	1,056,163	20.93	1,061,189	20.50	1,047,474	660,567	-1.69	101.27	
Equity Capital .....	4,339,011	80.69	3,990,218	79.07	4,115,995	79.50	3,691,249	3,267,570	8.74	65.38	
Perpetual preferred stock (income surplus) .....	412,500	7.67	412,500	8.17	412,500	7.97	125,000	125,000	0.00	64.17	
Common stock .....	58,770	1.09	58,294	1.16	58,473	1.13	57,951	56,518	0.82	13.66	
Common surplus .....	1,669,002	31.04	1,643,862	32.58	1,649,990	31.87	1,650,278	1,557,984	1.53	23.56	
Retained earnings .....	2,288,969	42.57	1,921,048	38.07	2,080,013	40.18	1,899,630	1,610,574	19.15	126.98	
Accumulated other comprehensive income .....	10,133	0.19	-597	-0.01	15,382	0.30	-34,679	-76,872			
Other equity capital components .....	-100,363	-1.87	-44,889	-0.89	-100,363	-1.94	-6,931	-5,634			
Total liabilities and equity capital .....	5,377,313	100.00	5,046,381	100.00	5,177,184	100.00	4,738,723	3,928,137	6.56	71.28	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	253,566	4.72	253,566	5.02	253,566	4.90	253,566	253,566	0.00	0.00	
Notes payable to subsidiaries that issued TPS .....	253,566	4.72	253,566	5.02	253,566	4.90	253,566	253,566	0.00	0.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	12.27	12.64	53	4.43	4.33	40	7.46	7.29	50	10.28	9.68	62	11.08	10.40	59
Bank net income / Average equity investment in banks .....	14.58	12.37	69	6.80	4.55	62	9.82	7.45	74	12.42	10.51	75	13.25	11.19	74
Nonbank net income / Average equity investment in nonbanks .....	6.88	13.40	45	1.34	7.01	36	4.10	9.75	49	4.90	7.89	51	10.08	7.10	69
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	126.93	96.24	97	165.68	91.35	98	140.53	88.16	98	132.29	82.22	99	127.52	82.56	98
Nonbank net income / Parent net income .....	1.38	3.10	60	0.83	6.35	52	1.43	3.59	57	1.44	5.93	62	1.79	3.78	66
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	23.93	16.87	78	26.47	20.37	73	25.78	20.06	75	28.38	20.43	71	20.22	20.88	67
Total debt / Equity capital .....	13.64	11.60	71	15.40	14.50	67	14.66	14.41	67	19.92	14.31	73	10.14	14.69	58
Total debt + notes payable to subs that issued TPS / Equity capital .....	19.49	13.82	75	21.76	16.78	73	20.82	16.67	73	26.79	16.36	74	17.90	17.10	68
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.64	11.69	70	15.40	14.81	67	14.66	14.68	67	19.92	14.56	73	10.14	15.14	57
Total debt / Equity capital – excess over fair value .....	16.13	11.71	75	18.55	14.64	71	17.53	14.52	71	24.45	14.51	73	12.49	14.81	62
Long-term debt / Equity capital .....	13.64	11.05	71	15.40	13.39	67	14.66	13.56	68	19.92	13.04	73	10.14	13.37	60
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	15.44	0.09	99	16.97	0.09	98	16.36	0.08	98	18.53	0.12	98	18.80	0.12	98
Long-term debt / Consolidated long-term debt .....	24.59	39.10	35	24.12	29.33	45	28.99	34.67	42	39.64	28.44	60	30.04	28.63	55
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.90	103.07	78	105.67	103.11	68	108.47	102.81	81	115.58	103.22	92	111.17	103.10	84
Total investment in subs / Equity capital .....	107.90	108.26	67	105.67	110.49	55	108.47	110.16	67	115.58	111.07	80	112.04	112.48	67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.66	0.25	78	1.34	0.67	73	1.19	0.47	78	1.62	0.36	92	1.06	0.35	81
Equity investment in subs – equity cap / Net income-div (X) .....	0.82	0.83	61	2.35	3.93	60	1.68	1.82	60	1.98	1.22	81	1.25	1.22	65
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	110.17	138.64	44	191.55	143.95	75	126.97	136.59	52	92.52	177.68	19	91.08	162.34	15
Cash from ops + noncash items + op expense / Op expense + dividend .....	116.68	130.64	49	180.26	154.33	67	138.21	147.24	55	103.09	190.27	18	99.34	174.91	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	109.66	103.17	62	268.13	148.07	80	168.30	134.08	74	123.86	116.34	62	90.89	103.19	33
Pretax operating income + interest expense / Interest expense .....	213.67	1,479.01	20	964.36	2,733.67	50	401.86	2,016.32	25	5.47	1,968.54	3	-106.32	2,898.75	3
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	182.73	1,667.11	16	731.17	1,374.36	44	320.57	1,539.23	21	37.24	1,632.83	3	-6.13	1,369.37	4
Dividends + interest from subsidiaries / Interest expense + dividends .....	181.51	153.06	69	396.75	169.52	88	220.36	150.43	81	158.05	210.80	37	181.13	188.90	50
Fees + other income from subsidiaries / Salary + other expenses .....	26.79	12.78	77	36.81	15.95	75	32.46	13.95	77	29.73	16.52	74	31.70	16.08	74
Net income / Current part of long-term debt + preferred dividends (X) .....	18.47	41.77	41	20.60	27.95	63	13.71	35.64	41	43.38	57.11	73	41.85	33.93	76
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	4.16	3.64	59	6.77	3.69	74	4.40	3.85	60	0.49	2.64	38	-9.94	2.61	5
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21		0	0.05	46		0.10		0	0.04	43	0	0.24	47
Nonaccrual .....		0.96		0	0.97	39		1.03		0	0.54	40	0	6.54	38
Total .....		1.17		0	1.02	35		1.13		0	0.58	34	0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.24	1.79	59	0.23	2.90	58	0.24	2.66	58	0.30	5.62	57	0.50	5.50	57
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	117.68	78.46	81	24.92	73.92	16	66.04	81.10	45	342.11	57.84	96	488.42	57.26	98
Dividends declared / Net income .....	19.09	25.30	37	43.02	60.26	38	29.31	42.29	35	18.30	33.08	25	14.86	27.33	20
Net income – dividends / Average equity.....	9.92	9.64	62	2.53	1.15	57	5.28	4.14	65	8.40	6.46	76	9.43	7.33	78
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	233.26	139.49	78	531.15	166.94	89	284.08	132.17	86	213.48	178.13	59	217.71	157.73	66
Dividends from nonbank subsidiaries .....	0	3.97	27	24.77	3.69	89	10.48	3.41	85	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	233.26	193.08	71	555.92	205.70	88	294.56	174.85	85	213.48	260.40	48	217.71	215.26	57
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	35.08	36.56	49	137.91	82.59	75	59.26	60.28	50	29.54	66.55	20	25.37	60.71	17
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0.06	0.54	55	0.50	0.52	72
Management and service fees from bank subsidiaries .....	9.86	0.90	92	23.76	3.18	90	15.63	1.47	93	12.60	1.55	91	13.24	1.88	90
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	44.94	38.35	59	161.67	98.26	77	74.90	62.88	61	42.19	69.36	23	39.11	63.43	25
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	54.17	18	1,285.71	52.25	98	214.08	56.39	91	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	7.01	0.63	90	34	1.87	96	11.06	0.86	91	7.52	1.92	87	4	2.96	86
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	7.01	76.16	29	1,319.71	78.35	97	225.14	79.84	85	7.52	150.41	16	4	99.33	17
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	77.10	67.82	35	81.92	66.84	37	76.64	69.76	32	69.53	67.32	31	63.82	65.18	31
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0.13	0.80	54	1.26	0.92	76
Management and service fees from bank subsidiaries .....	21.67	2.08	92	14.11	2.32	90	20.22	1.87	95	29.65	1.81	95	33.32	2.01	95
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	98.77	81.78	56	96.03	81.90	41	96.86	82.20	44	99.30	78.80	68	98.41	74.20	54
Dividends from nonbank subsidiaries .....	0	2.67	26	3.82	2.05	80	2.83	1.95	78	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0.17	0.02	91	0.10	0.04	87	0.15	0.02	90	0.19	0.06	90	0.14	0.03	90
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.17	6.48	52	3.92	6.25	72	2.97	4.70	72	0.19	7.29	40	0.14	7.64	42
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	42.84	28.31	70	41.25	33.86	70	42.03	27.08	72	34.49	28.33	69	76.52	26.53	84